

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JAMES THOMAS  
DIANN THOMAS  
Debtor(s)

Case No. 14-42869

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/26/2014.
- 2) The plan was confirmed on 04/07/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 11/17/2015.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$10,109.56  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$10,109.56**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,553.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$407.16  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,960.16**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	2,563.70	2,604.70	2,604.70	0.00	0.00
AAA CHECKMATE	Unsecured	1,500.00	NA	NA	0.00	0.00
ASHRO LIFESTYLE	Unsecured	2,344.00	2,535.47	2,535.47	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,545.86	2,545.86	2,545.86	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	2,112.00	2,370.44	2,370.44	0.00	0.00
CAPITAL ONE NA	Unsecured	1,486.00	2,721.79	2,721.79	0.00	0.00
COMCAST	Unsecured	527.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	3,473.00	3,858.70	3,858.70	0.00	0.00
DELTA SLEEP	Unsecured	2,790.00	NA	NA	0.00	0.00
GRANDVIEW AT LAS VEGAS	Secured	258.00	0.00	258.00	258.00	1.24
HARRIS & HARRIS	Unsecured	191.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	173.00	NA	NA	0.00	0.00
Hillcrest Davidson & Assoc.	Unsecured	1,234.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	61.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,642.58	6,225.46	6,225.46	5,910.76	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,417.22	1,417.22	0.00	0.00
KOHL'S	Unsecured	2,397.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,436.00	1,658.18	1,658.18	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	11,706.00	11,424.10	11,424.10	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,972.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	671.00	724.87	724.87	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,330.00	1,926.09	1,926.09	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	1,330.18	1,330.18	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	1,486.91	1,486.91	0.00	0.00
SEARS/CBNA	Unsecured	532.00	NA	NA	0.00	0.00
SIR FINANCE	Unsecured	2,295.76	1,276.37	1,276.37	0.00	0.00
US BANK HOME MORTGAGE	Secured	NA	979.40	979.40	979.40	0.00
US BANK HOME MORTGAGE	Unsecured	26,881.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Secured	50,000.00	71,165.37	72,144.77	0.00	0.00
VERIZON	Unsecured	40.00	268.25	268.25	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$72,144.77	\$0.00	\$0.00
Mortgage Arrearage	\$979.40	\$979.40	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$258.00	\$258.00	\$1.24
<b>TOTAL SECURED:</b>	<b>\$73,382.17</b>	<b>\$1,237.40</b>	<b>\$1.24</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,225.46	\$5,910.76	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,225.46</b>	<b>\$5,910.76</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$38,149.13</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,960.16</u>
Disbursements to Creditors	<u>\$7,149.40</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$10,109.56</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/02/2015

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.